Find Out Exactly What Your Pension Holds

A step-by-step way to see — and formally request — the real companies inside your pension.

You have more right to this information than you think. Here's how to go from "no idea" to a named list of holdings.

The quick route (5 minutes)

1. **Log into your provider's app/portal** and find the name of the fund your money is in (it's on your statement too).
2. **Open that fund's factsheet.** It lists the top 10 holdings, sector breakdown and often the energy/fossil weighting. If you see oil and gas names, that's your answer.
3. **Read the fund's consumer-facing disclosure** (required under the FCA's SDR rules) for what it does and doesn't exclude.
4. **Cross-check on an independent site** — Morningstar.co.uk or Trustnet show holdings and ratings free.

The deeper route (the documents schemes must publish)

- **Statement of Investment Principles (SIP)** — sets out the scheme's policy on climate and 'financially material' ESG risks.
- **Implementation Statement** — shows how the scheme actually voted and engaged over the year.
- **IGC annual report** — for contract-based schemes (Aviva, Standard Life etc.), the Independent Governance Committee reports on value and stewardship.

Making a formal request — and the FOI nuance

Here's a point worth getting right on camera: **the Freedom of Information Act applies to public bodies, not private companies.** So if you're in a **Local Government Pension Scheme (LGPS)** — council and public-sector workers — your fund *is* a public body, and you (or anyone) can submit a formal FOI request for its holdings and fossil-fuel exposure. Campaigners have used exactly this to expose council pension fossil holdings.

A private workplace or personal pension *isn't* subject to FOI — but you can still request the information directly: email HR / the pensions administrator, or write to the scheme trustees (trust-based) or the IGC (contract-based), asking for your fund's full holdings and its fossil-fuel exposure. They won't always give a line-by-line list, but the request itself is a useful demand signal — and enough people asking is what moves schemes.

General information, not financial advice. FOI applies to public authorities (incl. LGPS funds); private pension schemes are not covered but can be asked directly. Fund factsheets and SDR disclosures are published by providers; SIPs/Implementation Statements are required for occupational schemes.